



FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in

section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than June 30, 2015.

A. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President)

1000 Peachtree Street, N.E., Atlanta, Georgia 30309:

1. *Cornerstone Bancshares, Inc.*, Chattanooga, Tennessee; to merge with SmartFinancial, Inc., Pigeon Forge, Tennessee, and thereby acquire its subsidiary, SmartBank, Pigeon Forge, Tennessee.

B. Federal Reserve Bank of St. Louis (Yvonne Sparks, Community

Development Officer) P.O. Box 442, St. Louis, Missouri 63166-2034:

1. *Bank of the Ozarks, Inc.*, Little Rock, Arkansas; to merge with Bank of the Carolinas Corporation, Mocksville, North Carolina, and thereby indirectly acquire Bank of the Carolinas, Mocksville, North Carolina.

C. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *Commerce Bank and Trust Holding Company Employee Stock Ownership Plan*; to acquire up to 30.20 percent of the voting shares of Commerce Bank and Trust Holding Company, parent of CoreFirst Bank & Trust, all in Topeka, Kansas.

Board of Governors of the Federal Reserve System, May 29, 2015.

Michael J. Lewandowski,

Associate Secretary of the Board.

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